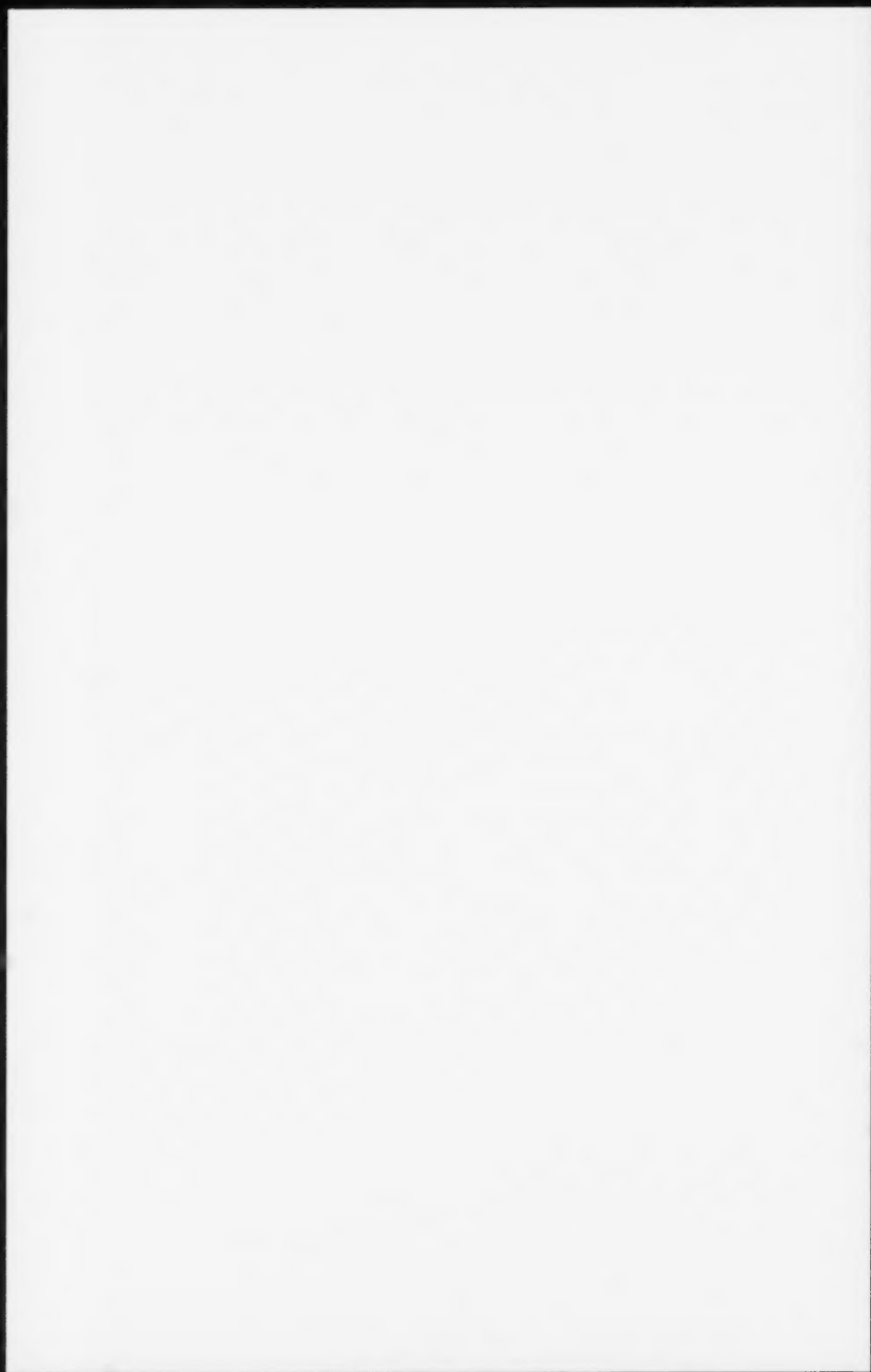


REPORT TO STAKEHOLDERS 200



WCB SASKATCHEWAN
WORKERS'
COMPENSATION
BOARD



MISSION ZERO



Zero injuries. Zero fatalities. Zero suffering.

Can we reach zero injuries?
Absolutely. In fact, over 28,000
Saskatchewan workplaces did it in 2008.

David R. Eberle
Chairman

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YEAR AT A GLANCE

	2008	2007	2006	2005	2004
Number of workers covered ¹	362,667	354,918	338,898	327,064	325,565
Lost time claim rate (per 100 workers) ²	3.70	3.80	4.06	4.25	4.40
Number of claims reported	43,303	41,301	40,922	39,904	37,715
Number of lost time claims accepted ³	13,429	13,483	13,732	13,904	14,329
Average duration in days ³	33.11	32.08	33.49	34.16	35.35
Permanent Functional Impairment awards	511	575	509	460	431
Fatal claims accepted ³	22	21	22	20	26
Number of appeals filed					
Appeals Department	1,064	1,021	1,008	1,149	1,077
Board Level	219	208	233	308	284
Return to work percentages					
Secondary treatment centres	88%	88%	92%	87%	85%
Tertiary treatment centres	81%	82%	87%	81%	82%
Claims costs (\$ millions)	205.8	202.0	241.1	205.9	210.9
Active employer accounts ⁴	35,946	34,364	33,438	32,851	32,125
Premium revenue (\$ millions)	239.0	236.0	221.2	212.0	221.0
Average premium rate ⁵					
(per \$100 of insurable earnings)	1.69	1.84	1.84	1.97	2.05
Investment revenue (\$ millions)	22.0	149.2	87.5	54.8	41.8
Benefits liabilities (\$ millions)	969.5	955.3	933.2	871.3	836.5
Funded position (\$ millions)					
Injury Fund	109.0	99.0	(4.6)	(21.0)	(38.0)
Reserves	58.2	57.3	31.0	28.5	28.5
AOCI ⁶	(146.5)	91.3	185.3	127.8	62.2

¹ Full-time equivalent workers based on Statistics Canada's average wage and WCB payroll information as of December 31st.

² Based on new claims reported to, and accepted by, the WCB in the year.

³ Average days on compensation based on all Time Loss claims paid within a 12 month period.

⁴ Includes active employers as of December 31st.

⁵ All years are Board approved rates.

⁶ Accumulated Other Comprehensive Income is defined in the Management Discussion & Analysis.

INTRODUCTION

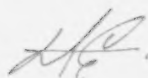
The Saskatchewan Workers' Compensation Board (WCB) is an independent, provincial agency that provides benefits and services to Saskatchewan employers and to Saskatchewan workers who have been injured on the job.

The WCB gets its authority from *The Workers' Compensation Act, 1979* and reports on its financial performance through an annual report to the provincial legislature. The annual Report to Stakeholders is a companion document that provides greater detail on WCB service, performance and operations.

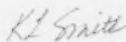
The WCB is committed to accountability in all of our relationships and, in particular, all of our decisions and transactions with employers and injured workers. Within this Report to Stakeholders you will find information on how the WCB is governed, and on our performance in important areas like claim adjudication and appeals, risk management, and workplace safety and injury prevention. We hope that you find it useful as you examine our 2008 results.

The WCB also is committed to act as a responsible corporate citizen, contributing the time and efforts of our Board Members, executives and employees to our communities, and making decisions that sustain our natural environment. For the first time, this Report to Stakeholders includes information on how we met those commitments in our operations and decision-making.

We invite your feedback and suggestions for improvements to this report. Please send your comments to our attention at your convenience.



David R. Eberle
Chairman



Karen Smith
Board Member



Walter Eberle
Board Member

The WCB's 2008 results are driven by an integrated strategic and operational plan.

Visit our corporate website at www.wcbsask.com for information on our 2008-2010 Strategic and Operational Plan, and these topics:

- Our legislation, policies and funding.
- How we are governed, our organizational structure, and how we practice accountability.
- Risk Management.
- Statistics on claims.
- The WCB's Balanced Scorecard; our system of measuring and reporting on corporate performance.
- 2008 accomplishments of the Operations, Human Resources and Team Support, and Prevention, Finance and Information Technology divisions.
- The 2008 Appeals Report.
- The 2008 Fair Practices Office annual report.
- The 2008 **WorkSafe Saskatchewan** report.
- A summary of Board policies that were introduced or amended in 2008.
- Key Statistical Measures; how Saskatchewan's WCB compares to other Canadian boards and commissions on key financial and program measures.

2008 – 2010 STRATEGIC PLAN

VISION STATEMENT

In serving injured workers and employers, we excel in the development and delivery of workers' compensation programs and services. In serving all workers and employers, we develop and deliver injury prevention programs and services that move Saskatchewan quickly to zero workplace injuries.

MISSION STATEMENT

In support of our vision, our mission is to:

1. Provide the right service, at the right time, and be cost effective in our processes.
2. Build positive relationships with workers, employers, and others affected by the workers' compensation system.
3. Build positive relationships and implement programs that move Saskatchewan to zero workplace injuries.
4. Communicate clearly our distinct identity, benefits, and beliefs.
5. Ensure the organizational and financial integrity of the Workers' Compensation Board.
6. Be accountable for our results.

STATEMENT OF PRINCIPLES AND BELIEFS

Our corporate principles and beliefs are:

1. All workplace injuries are preventable.
2. Injured workers and employers deserve excellent service.
3. Workers, employers and others deal with us honestly.
4. Employers care about their employees and care that their employees receive excellent service.
5. The WCB's future relies on positive relationships built on trust, understanding and cooperation in our programs and services.
6. WCB employees want to excel in customer service.
7. We are guided by our corporate values, Code of Conduct and Ethics, and our responsibility for the protection of privacy of information, in all of our decisions.
8. We will act with dignity and treat everyone with respect, and conduct our business in a fair, open, honest, balanced and professional manner.
9. We will expect and recognize individual and corporate achievements and contributions to our workplace.

VALUES STATEMENTS

Our corporate values are the standards by which our actions and decisions are to be considered and judged by others and are rooted in our Code of Corporate Conduct and Ethics.

1. Dignity - those we serve and those we work with are treated with respect and consideration.
2. Fair - those we serve and those we work with are treated equally and without prejudice or bias, and in a timely manner.
3. Honest - we are truthful with those we serve and those we work with.
4. Open - our programs and services are easy to access and to understand. Our decisions and actions are clear, reasonable and open to examination.

STRATEGY STATEMENTS

The strategy statements are meant to be interrelated and mutually supportive. Taken together, strategy statements are meant to represent a comprehensive, preferred future for the organization.

Service - We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.

Prevention - We will promote workplace safety and injury prevention. We will support workers and employers in the development and implementation of injury prevention programs that eliminate workplace injuries.

Relationships - We will continue to build positive relationships that serve the interests of workers and employers.

Strategic and Risk Management - We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, and that results in service and management excellence and efficiency. We will follow a risk management process that identifies and mitigates risks that jeopardize the implementation of the strategic plan.

Employee Relations - We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished.

CORPORATE SOCIAL RESPONSIBILITY

AN INVOLVED CORPORATE CITIZEN

The WCB makes decisions each day that can have a profound effect on employers and injured workers, and their families. It's a responsibility we take seriously and report on regularly.

We also believe that as a corporate citizen, we have a responsibility to fulfill our role with sensitivity to the needs of our communities and to sustaining our natural environment. We approach corporate social responsibility in much the same way as the World Business Council for Sustainable Development defined it in 2004:

"Corporate responsibility: The commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and society at large to improve their quality of life."

This edition of the Report to Stakeholders introduces you to some of the contributions that the WCB and our employees made to our communities and our environment in 2008. While we are just beginning to chart the course we will pursue within the framework of corporate social responsibility, we believe we are making the right first steps.

WorkSafe Saskatchewan:

Mission Zero; Safe Saskatchewan

Perhaps the greatest contribution that any corporation can make in a community is to the health and safety of our citizens. At the WCB, we support your health and safety through our contributions to **WorkSafe Saskatchewan**, our partnership with the Ministry of Advanced Education, Employment and Labour; through our commitment to Mission Zero; and as a founding member of Safe Saskatchewan.

Our initiatives are having an effect. Their messages resonate with employers, workers and community leaders across this province who embrace safety as a way of work, as well as a way of life.

Our market research tells us that the people of Saskatchewan whole-heartedly support the investments we are making to turn around our injury statistics. It is a community and corporate commitment we approached with fierce resolve in 2008. That dedication will continue in 2009.





*Stella visits Anoka Community School
Construction and Crafting Kindness Program*

STELLA THE SKUNK

WCB has adopted the Stella the Skunk mascot from the Prince Edward Island and New Brunswick compensation boards. Stella's message is, "Getting Hurt Really Stinks." She is available to attend community events.



Stella visiting the Chili for Children program at Albert Scott Community Centre

Role model delivers safety message

A work injury can be so severe that it changes everything about your life. One of our newest employees knows that all too well.

Curtis Weber was just 17 years old and the third day on the job when three jolts of more than 14,000 volts of electricity surged through his body, causing third and fourth degree burns over 60 per cent of his body. The injury left him in a coma for five weeks, required more than 30 surgeries, including an amputated right arm and left leg, and years of physiotherapy.

In June 2007, Curtis joined our Prevention unit. He visits workplaces across Saskatchewan, delivering a powerful first-hand account of why safety on the job matters. He especially enjoys speaking to school-age students and youth. In 2008, he delivered nearly 60 presentations in 29 schools, reaching close to 4,000 students. He also made 35 presentations to more than 2,300 employers, workers and union officials.

A representative, capable workforce

Like almost all employers in Saskatchewan, today's economy can make it a challenge to recruit and keep staff.

The WCB aims to be an employer of choice for people who want their careers to *make a difference*. Customer focus, striving for

success, contributing through teams, and strong interpersonal skills are critical to making a difference – and they are the key competencies we look for in our employees.

We also want our workforce to represent the workplaces and labour force that we serve. In 2007, we received the Equity Seal from the Saskatchewan Human Rights Commission; in 2008, we earned a designation as a Youth Friendly workplace.

Our efforts are bearing fruit. For two years in a row, the WCB has earned a designation as a Top 10 Employer (2008) and Top 15 Employer (2009) in Saskatchewan. The awards mean that the human resources strategy and programs that we've developed are among the best in Canada.



Aiding our communities

Sometimes a small sum of money can go a long way towards achieving a community goal.

Each year, the WCB invests about \$45,000 with community organizations and events that are aligned with our strategic and operational objectives. It isn't a large sum and, depending on the requests that we receive each year, it can be portioned out to 20 or 25 organizations and events in Saskatchewan. But it is making a difference.

In 2008, some of the organizations we partnered with were:

- The 2008 Industrial Safety Seminar
- The Saskatchewan Safety Council
- The 2008 First Nations Winter Games
- The Aboriginal Government Employees' Network
- The University of Saskatchewan Aboriginal Students' Centre
- File Hills Qu'Appelle Tribal Council
- Scott Collegiate Community High School

And we continued as an active founder and supporter of Safe Saskatchewan, a provincial injury prevention initiative that targets injuries in all facets of our lives, whether at home, at work, or at play.

Supporting and encouraging volunteerism

We're proud of our employees. They care about our clients and they care about our communities.

In 2008, we showed our support of their contributions with a new staff policy that allows each of our employees to spend 8 hours of work time each year volunteering in the community.

The policy took effect in May. Since then, our employees have volunteered their time with community organizations ranging from noon-hour school lunch programs, reading to elementary school children, and talking to school children about health and safety, to blood and platelet donations, and the United Way Day of Caring.

WCB employees raising funds for our communities

The United Way received financial support from fundraising activities spearheaded by our employees in 2008. In fact, our employees were so successful last year, they exceeded their target by 13 per cent.

Adopt-a-Family is a Regina organization that our employees support each year. In 2008, funds were raised to help four families – and a total of nine children – enjoy the Christmas season.

Throughout the year, our employees participate in fundraisers and associations that speak to their personal commitment to community groups and charitable causes. Whether it is Run for the Cure, Relay for Life, chairing a community service club or supporting a sports association, WCB employees give back and in doing so, make their neighbourhoods better places to be.

In appreciation of our employees' dedication to their work and their communities, and on their behalf, in 2008 the WCB made a corporate donation of \$2,500 to the Leader Post Christmas Cheer Fund, and \$3,500 to each of the Regina and Saskatoon food banks.

Respecting our environment

Every day, business leaders and corporations make decisions that impact our natural environment. Whether it is opting in to a recycling program, choosing business practices that reduce waste, or adopting new meeting practices that limit travel, the daily operation of an organization as large as ours leaves its mark.

At the WCB in 2008, we aimed to make our mark a small one.

- We are co-owners of the Regina building that houses our head office, a building that has been certified at Level 1 by the Go Green program of the Building Owners and Managers Association (BOMA). Level 1 certification involves an energy audit, a water audit, a preventative maintenance program, and continual monitoring of resource consumption.
- We opened a new Saskatoon office in 2008 and planned the renovations from the perspective of having the least environmental impact. Low volatile organic compounds were used wherever possible, energy efficient lighting was installed, occupancy sensors were placed in meeting rooms, carpet tiles were used to make future repair or replacement easy on the landfill, and existing infrastructure (like the washrooms) were used – another saving for the landfill. Working with the Saskatoon building owner, we also changed the HVAC system to reduce power and natural gas usage; a decision with a payback period of three years in reduced operating costs.
- We have been recycling paper, batteries, printer, fax and copier cartridges and old cell phones for quite a while. And when changes need to be made to our stationery and other corporate paper products, we use up existing stock before ordering new.
- The retrofit of our Regina office space included installing energy efficient lighting. In 2008, we upgraded the HVAC to improve the efficiency of our heating and cooling systems.
- We converted our bottled water system to a filtered water system. This eliminates the need for delivered water (and the energy and emission costs of the delivery trucks), and eliminated the injury risk that the large water bottles presented.

- Using employee auctions or by selling to outside purchasers, we 'recycle' our surplus equipment – computers, office furniture – and keep it out of the landfill.
- Our procurement policy states that we purchase locally when 'all things are equal' between vendors. This eliminates trucking goods in from out of province, reducing gas consumption and gas emissions.
- 'Turn off the lights' is an encouraged practice when leaving meeting rooms.
- Recent upgrades to ergonomic chairs for our employees included a trade-in program. For every chair we bought, the vendor took one of our old ones in trade, refurbished it, and donated it to a charity – eliminating stress on our landfills and helping out our community (and reducing injury risk for our staff).
- We've installed video-conferencing between our Regina and Saskatoon offices, eliminating the need for travel and reducing gas consumption and emissions. The reduction in travel also reduces the risk of injury for our employees.

Looking ahead, we believe that our responsibilities as a corporate citizen will become increasingly important to our stakeholders – those who rely on us for services or programs, and those who expect us to conduct our business mindful of the impact that we have on our communities and natural environment. This can have implications for the WCB's strategic direction and will be part of the Board's discussions during 2009 strategic planning.



YEAR END REPORTS

OPERATIONAL PLAN REPORT

The WCB's operational planning process supports the Board Members' strategic plan. It is the responsibility of the WCB Executive to establish the operational plan and, through the plan, to achieve the strategy set out by Board Members. This is accomplished by dedicating corporate resources and effort towards a set of key results and operational objectives.

The WCB's operational planning model is an integrated approach that requires the Executive to develop key results, objectives and programs that are, in turn, actioned by the WCB staff. This ensures these elements of the operational planning model are mutually supportive and adequately resourced.

Key Result:
Safety and Prevention

Operational Objective:

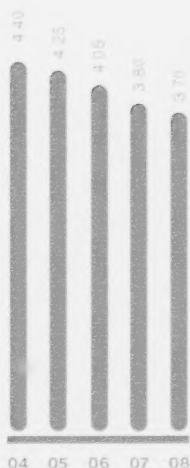
To eliminate workplace injuries and illnesses, as measured through a continuous reduction to the provincial workplace injury rate.

Interim Targets:

2008 - 3.70% 2009 - 3.50% 2010 - 3.30%

Supports Strategy Statements:

- Prevention - We will promote workplace safety and injury prevention. We will support workers and employers in the development and implementation of injury prevention programs that eliminate workplace injuries.



Injury Rate

■ Measure
2009 Target 3.70%

Progress Made:

Mission Zero was launched within the **WorkSafe Saskatchewan** social marketing campaign. Mission Zero took a franker approach to the subject of workplace safety and created a call to action that resonates with both workers and employers. Although a new entrant in **WorkSafe Saskatchewan's** tool kit for promoting injury prevention, market research shows that Mission Zero is quickly becoming a recognized icon for safety and prevention in Saskatchewan.

A new Memorandum of Understanding (MOU) was signed with the Saskatchewan Ministry of Advanced Education, Employment and Labour in July 2008. The MOU strengthens the **WorkSafe Saskatchewan** partnership that was established with the first MOU in 2002 and requires the partners to develop a collaborative provincial injury prevention strategy. Joint strategic and operational planning were in progress at year end.

The **WorkSafe Saskatchewan** partnership continues its support of relevant research that has applications in the workplace. Dr. Doug Gross, recipient of funding in 2007, will present his findings to the 2009 Compensation Institute in a presentation titled, Evaluation of a Back Pain Social Marketing Campaign.

Also in development through the **WorkSafe Saskatchewan** partnership are targeted prevention initiatives in specific workplaces, industries, and occupations. The partnership also is considering ways to increase education and information opportunities, whether through training, websites, or community outreach.

Other safety and prevention programs advanced in 2008:

- * A quality assurance model is in development, to support the province-wide safety certification program.
- * A new safety association was established. EnForm will be operational in 2009, offering workplace safety and injury prevention services and training to businesses in Saskatchewan's busy oil and gas sectors. Preliminary discussions are underway to establish safety associations in two additional sectors in 2009.

Key Result:

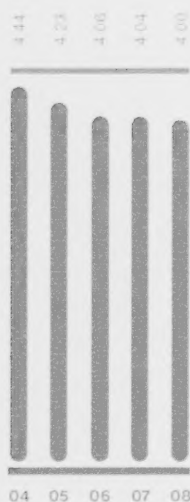
Excellent Service

Operational Objective:

To achieve a customer satisfaction rating of 4.75 out of 5.00 as defined by the Common Measurements Tool survey methodology.

Supports Strategy Statements:

- Service – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- Relationships – We will continue to build positive relationships that serve the interests of workers and employers.



Employer Feedback

■ Measure
— Target 4.75



Worker Service Feedback

■ Measure
— Target 4.75

Progress Made:

In 2008, the WCB's Saskatoon staff moved into newly renovated office space. Improving customer service was the reason behind the move. Prior to the move, Saskatoon staff worked out of two downtown locations. The new office space is downtown and easily accessed by car or by transit bus, the space is wheelchair accessible, and it has parking on-site. Having all Saskatoon staff in one location is more convenient, too, and supports the WCB's team-based work model.

WCB adjudicators often rely on medical standards and protocols to help them determine whether an injury is work-related. In 2007, work began on a project to use medical causation assessments to improve initial entitlement decisions. A pilot is scheduled for early-2009.

Because of the important influence health care professionals have on the treatment and recovery of injured workers, the WCB is in continual communications with health care associations. In recent years, the role of the health care professional in return-to-work has been a focus of discussions. Talks between the WCB, the Saskatchewan Medical Association, and the College of Physicians and Surgeons produced a policy that supports timely reporting by practitioners when assessing and treating injured workers.

In 2008, the WCB contracted with the Saskatchewan branch of the Canadian Paraplegic Association (CPA) to provide services to the most seriously injured workers served by the WCB. Through the arrangement, CPA offers peer support to help workers with significant injuries adapt to their changed circumstances.

The WCB has begun development of account management supports for small business owners. Early steps include identifying a small business contact within the WCB and developing a list of priority employers for first contact.

At year-end, the WCB was completing the research phase for the redesign of its website. The focus of the redesign project is improving customer service by supporting self-serve through secure online accounts, and offering a larger number of services and greater information through the website. Focus groups conducted as part of the research phase reinforced the direction of the project, saying that a greater number of easily accessed and secure online services was highly desirable.

The WCB conducts surveys with injured workers and their employers throughout the year, to gather their ratings of service and learn where improvements could be made. The practice of surveying our clients has been in place for over a decade, and our use of the Common Measurements Tool

(CMT) has matured to a leading practice among Canadian workers' compensation systems and other organizations. Research findings have been used to target service improvements, often at the case management team level. In 2008, case management teams began creating service improvement plans based on each team's CMT data.

Other initiatives begun in 2008 include communication improvements at point of contact with the WCB, with some overlap with the website redesign project, and a forms review.

Key Result:
Effective Processes

Operational Objective:

To ensure that 100% of key business processes have appropriate standards and controls in place that are monitored through quality control and quality assurance processes.

Supports Strategy Statements:

- * Service – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.

- * Strategic and Risk Management – We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, and that results in service and management excellence and efficiency. We will follow a risk management process that identifies and mitigates risks that jeopardize the implementation of the strategic plan.

Progress Made:

This Key Result is made up of a series of long-term projects that began in 2008 or earlier, and continue through the 2008-2010 planning cycle.

The WCB's case management model has a significant Information Technology system at its base. Virtually every case management decision is supported by a computer-based assist. The claims IT system was last reviewed and redesigned nearly 15 years ago. It no longer offers the efficiencies or meets the requirements of users. In late 2008, a multi-year project was launched to develop and implement IT supports that will support case management into the future.

Also underway in the Revenue and Employer Accounts department is a review of coverage to industry and occupations. Phase I of the project is researching and analyzing industries and occupations that are excluded under *The Workers' Compensation Act, 1979*. The

research report was received in late-2008 and is under consideration.

The review of the Permanent Functional Impairment rating methodology completed in 2008. A decision on the findings of the review is pending.

Several administrative and case management processes completed in 2008 or are scheduled for review through 2009 and 2010.

- Improvements to the payment processes were completed.
- A quality assurance process will be applied in 2009 to the performance management system used to conduct annual performance reviews of WCB employees. Compliance and reporting processes have been implemented.
- A draft quality framework has been completed, with implementation anticipated by the end of 2009.
- Work on a framework for defining standards of service between WCB departments will advance through mid-2009.

The completion of two projects is delayed:

- The planned evaluation of the effectiveness of team-based case management; and,
- The development of a management framework for administrative policies and procedures, and for policies and procedures in Revenue and Employer Accounts, are delayed. The new completion date for the REA project is mid-2010.



Key Result:

Competent People

Operational Objective:

To hire, develop and retain a competent work force as measured by the WCB's Human Resources Alignment Index. Target to be determined.

Supports Strategy Statements:

- * Service – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- * Employee Relations – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished.

Progress Made:

The WCB aims to attract and retain a workforce that is representative of the clients it serves. The adoption of best and leading practices in human resources management is central to that goal.

Progress in 2008 supported this Key Result. The WCB was recognized as a top Saskatchewan employer, earning the Top 10 designation for 2008. The WCB continues to

enjoy positive relationships with educational institutions, through its "Building the Future" student bursary program and aimed at attracting Aboriginal students and students with disabilities to the WCB. Career fairs are regularly attended by the organization.

A formal training needs assessment for the WCB's frontline staff completed in 2008 produced a training proposal that is under consideration.

Projects that are continuing on schedule for completion in 2009 include:

- * An evaluation of tools and surveys to measure and track the WCB's corporate culture.
- * Options for the development of an employee recognition program.
- * Development of formal evaluation processes for WCB trainees as part of case management training modules.
- * A Human Resources strategy to address the risks facing the WCB relative to succession planning.

Key Result:

Financial Integrity

Operational Objective:

To protect benefit entitlement and maintain competitive rates by maintaining funded status.

Supports strategy statements:

- * Strategic and Risk Management – We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, and that results in service and management excellence and efficiency. We will follow a risk management process that identifies and mitigates risks that jeopardize the implementation of the strategic plan.

Progress Made:

The WCB is bound by its Act to maintain a fully-funded status; that is, there must be sufficient funds available to meet its financial obligations for the life of all the injury claims in the system.

The projects that support this Key Result ensure the WCB is safeguarding its financial and other assets, and that it is in compliance with the professional standards of accounting and actuarial associations.

For example, the WCB is implementing a best practice framework for internal controls over financial reporting (ICOFR). Once implemented in 2009, the framework provides assurance regarding the reliability of financial reporting and the preparation of financial statements in accordance with Generally Accepting Accounting Principles (GAAP). In a similar vein, another project is preparing the WCB for the implementation of International

Financial Reporting Standards (IFRS), with a 2011 completion date.

Other projects safeguard assets or contribute to the efficiency of the WCB's work practices. The development of efficiency indicators for key business processes is on schedule for completion in early-2009. Another project will manage the risk of rising medical costs through the implementation of soft tissue treatment guidelines. The guidelines are now complete, with an early-2009 rollout.

The Workers' Compensation Act, 1979, and its regulations, define which industries are covered by or excluded from the Act. If an industry is covered, meaning that it receives the protection and benefits of the Act, all employers within that industry must register with and pay premiums to the WCB. Compulsory registration treats all employers within these industries fairly and shares the cost of the workers' compensation system among all employers. Through an agreement with the Canada Revenue Agency, a data exchange in 2008 produced a list of businesses that are not registered with the WCB and perhaps should be. Starting in 2009, the WCB will contact these businesses to confirm whether they need to register and, if so, to arrange for the payment of premiums.

APPEALS

The number of incoming appeals was up marginally to a total of 1064 in 2008. There was also an increase in the number of appeal decisions, reducing the backlog slightly from 2007.

Ease of access is a critically important aspect of the Workers' Compensation appeal process. At the Appeals Department level, almost 70 per cent of appellants are self-represented workers. All that is required is a written request for reconsideration and the Appeals Department will ensure an independent and thorough review. The appellant may ask for an appeal hearing and is encouraged to submit additional information and evidence for consideration.

The Appeals Department has a strong focus on accountability and evidence based decision making. Appeals Officers have a broad range of experience in WCB claims adjudication and management. To help ensure continued accuracy and consistency in decision making, all Appeals Officers received

professional Administrative Justice training in 2006 through 2008, with plans to continue professional development activities in 2009.

While the accuracy of an appeal decision is critical, the Appeals Department has established goals to deliver decisions in a timely manner. When an appeal is registered, clients are advised of the approximate time frame for their appeal to be considered. Appellants with electronic access to their claim file may track the status of their appeal on-line.

The backlog and cycle times improved again in 2008. The backlog at the end of 2008 was at 115 appeals compared to 142 at the end of 2007. The average cycle time was also lower, fluctuating between 45 and 50 days in 2008, compared to 65 days at the end of 2007. While not quite meeting internal target levels, this cycle time is among the best of Canadian Workers' Compensation Board internal appeal departments.

Appeals Activity

	2008	2007	2006	2005	2004
Appeals Received	1064	1021	1008	1149	1077
Accepted	202	217	209	254	266
Denied	603	546	534	801	639
Returned for Development	264	246	190	259	231
Total	1069	1009	933	1314	1136
Withdrawn	22	23	42	22	42
Appeals Pending	115	142	153	120	307
Average days to decision	48	65	51	77	157
Appeals decided within 30 days	22.4%	21.0%	24.3%	26.3%	21.9%
Appeal Meetings	44	53	44	75	98

Source of Appeals

	2008	2007	2006	2005	2004
Source					
Worker	718	722	671	820	717
Worker's Advocate	141	118	109	95	114
Employer	78	70	73	65	75
Union Official	37	36	31	24	49
Lawyer	17	17	28	35	32
Family	7	6	3	10	5
Other Representatives	66	52	93	100	85
Total	1064	1021	1008	1149	1077

Nature of Appeals

	2008	2007	2006	2005	2004
Issue*					
Initial Acceptance	354	333	317	359	290
Relationship (of condition to injury)	151	164	176	216	177
Expenses	81	69	47	77	29
Wage Loss Benefits	70	57	13	**	**
Recovery / Fitness	68	83	98	140	189
Estimated Earning Capacity	58	51	49	55	74
Recovery / Pre-existing condition	51	59	57	27	67
Suspension	48	32	31	46	43
Cost Relief for Employer	46	39	70	59	67
Wage Base	34	29	34	32	24
Permanent Functional Impairment	26	34	29	44	42
Overpayment Recovery	26	17	15	4	2
Retraining	15	20	18	23	23
Independence Allowance	4	18	13	22	8
Dependants	4	3	1	6	0
Other	28	13	40	39	42
Total	1064	1021	1008	1149	1077

** New category of appeals in 2005

EMPLOYER APPEALS

The WCB's Revenue and Employer Accounts (REA) Department is responsible for employer registration, industry classification, experience rating and other issues that affect an employer's WCB account. The process for all REA appeals (except for experience rating) is a two-step process.

The Employer Services Representative (ESR) or Quantitative Research Analyst (QRA) who made the decision is asked to review it. Many issues can be resolved at this stage.

If the matter is not resolved, the employer can appeal to REA's Assessment Committee.

The Committee will review the file and advise the employer of their decision.

Appeals Activity

	2008	2007	2006
Appeals Received	14	27	28
Accepted	5	8	9
Denied	7	19	18
Outstanding	2	0	1
Total	14	27	28
Experience Rating Accepted	0	3	5
Experience Rating Denied	4	12	9
Classification Accepted	4	3	4
Classification Denied	0	4	6
Coverage Accepted	1	1	0
Coverage Denied	1	1	1
Other Accepted	0	1	0
Other Denied	2	2	2
Total	12	27	27

* Comparative data is not available prior to 2006

FINAL LEVEL APPEALS

Clients not satisfied with the outcome of the first level appeal by the Appeals Department or the Assessment Committee can request to have the issue reviewed by the WCB Board

Members. The Board Members act as the final level of appeal for all matters unless there is a bona-fide medical question to be decided. A bona-fide medical question may be referred to a medical review panel of physicians.

Appeals Activity

	2008	2007	2006	2005	2004
Appeals Received	219	208	233	308	284
Decisions Made					
Accepted	102	124	110	108	115
Denied	93	97	113	139	152
Total	195	221	233	247	267
Appeals Withdrawn	16	10	15	14	19
Appeals Pending	105	100	119	122	74
Average number days for decision	161	181	161	116	94
Oral Hearings	106	116	81	155	118

Source of Appeals

	2008	2007	2006	2005	2004
Worker's Advocate	103	86	108	120	102
Worker	68	66	76	89	99
Employer	22	28	27	26	33
Lawyer	10	8	4	13	11
Other Representative	7	13	13	47	32
Union Official	7	5	3	9	5
Family	2	2	2	4	2
Total	219	208	233	308	284

Nature of Appeals

	2008	2007	2006	2005	2004
Initial Acceptance	82	54	65	69	61
Relationship	50	53	58	82	83
Recovery/Fitness	37	43	45	60	60
Cost Relief	11	17	6	26	21
Estimated Earning Capacity	9	9	10	14	14
Other	9	7	20	16	10
Transportation Expense	6	3	4	15	7
Wage Base	4	5	8	8	8
Suspension	4	5	3	2	3
Permanent Functional Impairment (PFI)	4	4	6	6	6
Retraining	3	3	4	2	4
Dependants	0	0	0	1	1
Assessment Rates and Surcharge	0	5	4	7	6
Total	219	208	233	308	284

MEDICAL REVIEW PANELS

Appeals Activity

	2008	2007	2006	2005	2004
Panels Held	12	17	15	11	7
Decisions Made					
Accepted	6	7	7	3	4
Denied	6	10	8	6	3
Total	12	17	15	9	7
Pending	0	0	0	2	0

Nature of Appeals

	2008	2007	2006	2005	2004
Relationship	7	14	12	9	6
Recovery/Fitness	5	2	2	2	0
PFI	0	1	0	0	1
Other	0	0	1	0	0
Total	12	17	15	11	7

WORKSAFE SASKATCHEWAN

WorkSafe Saskatchewan (WorkSafe)

a shared initiative of the Saskatchewan Workers' Compensation Board and the Ministry of Advanced Education, Employment, and Labour (AEEL), was initially formed in 2002 when injury rates in Saskatchewan had reached an all-time high of 4.95 per cent. In 2008, the terms and goals of this partnership were solidified through a new Memorandum of Understanding (MOU). The MOU commits the partnership to develop one integrated prevention strategy focused on the elimination of workplace injuries.

The MOU allows for harmonization of activities while still respecting the independence of the partners to administer their respective programming, legislation and regulations. The **WorkSafe** partnership facilitates the sharing of data and resources for education, training, and inspection activities to promote injury prevention and safety.

WorkSafe continues to partner with other groups such as Safe Saskatchewan, safety associations, employers, workers, organized labour, and employer associations aligned with the **WorkSafe** objectives.

Mission: Zero

In May 2008, at the WCB Annual General Meeting, the Board Members launched the Mission: Zero initiative with a strong logo and an even stronger call to action: Zero injuries. Zero fatalities. Zero suffering. The core message of Mission: Zero is that all workplace injuries are predictable and preventable, and it challenges workers and employers to strive for zero workplace injuries.

A new series of advertising was launched around this campaign. Research conducted in December 2008 shows:

- 95.7 per cent of respondents support WCB investing in safety promotion. This is an all-time high.
- Over 30 per cent of those surveyed had changed how they do something at work because of **WorkSafe** messaging.

Youth

WorkSafe took a strong youth focus in 2008.

Curtis Weber continued his role as the spokesperson for **WorkSafe**. He visited 29 schools throughout Saskatchewan sharing his story with nearly 4,000 students.

A Youth Coordinator was hired in Prevention to focus primarily on working with youth ages 15 to 24 years. His role is to enhance existing

programs in the prevention messaging to youth. In the Spring, **WorkSafe** held an online quiz contest called Eye on Youth for students ages 15 to 24 years to raise awareness about workplace safety.

WorkSafe continued to reach high school students, teachers and employers through the Ready for Work program using dedicated website and print resources.

WorkSafe also participated in the development of the Occupational Safety and Health Practitioner Program administered through SIAST. This program delivers credit OSH career training to students throughout the province.

In an effort to pass the injury prevention message to younger children, **WorkSafe** obtained the rights to use Stella the Skunk, a popular injury prevention mascot developed in Prince Edward Island. Stella is a helper for WorkSafe Bob, and has been visiting schools and events with WorkSafe Bob and on her own to share the message that "Getting hurt really stinks!"

WorkSafe Bob took the **WorkSafe** message to communities around the province. He made regular appearances at Saskatchewan Roughrider home games, and he attended community spirit and sports days, powwows, and school and community events.

Priority Employers

In 2004, **WorkSafe** began identifying 20 employers who reported high frequencies of injury over a three year period. Through the Employer and HealthCare program, **WorkSafe** provides employers with assistance in injury prevention and training. As an employer's injury rate improves, the employer graduates from the priority list, and another employer moves into that spot, making the list of priority employers fluid.

The P E program has had success every year since it was founded. The 2008

WorkSafe Employer and HealthCare employers collectively reduced their Time Loss claims by 151, bringing Saskatchewan closer to achieving Mission: Zero.

For 2008 priority employers:

- 8 out of 10 experienced rate reductions
- 5 out of 10 experienced rate reductions greater than 10 per cent

For HealthCare Top 10 employers:

- 5 out of 10 experienced rate reductions
- 3 out of 10 experienced rate reductions greater than 10 per cent

2008 Safe Worker Safe Employer Award Winners

As part of the Saskatchewan Safety Council's Industrial Safety Seminar, **WorkSafe** presented its annual Safe Worker and Safe Employer Awards. These awards are designed to recognize individuals and employers who go beyond the norm to cultivate a safe work environment and foster a safety-first culture. Cindy Cooper, the Worker Co-Chair of the Occupational Health Committee at St. Joseph's Integrated Care Centre in Lestock received the 2008 Safe Worker Award. Cherick Ventures Ltd. of Hudson Bay received the 2008 Safe Employer Award.

PARTNERSHIPS

WorkSafe remains committed to creating and sustaining meaningful partnerships to further its injury prevention efforts.

Safe Saskatchewan

Safe Saskatchewan extends the injury prevention efforts of **WorkSafe** beyond the workplace and into the lives of people in Saskatchewan away from work. It is a unique non-profit consortium of public, private and cooperative sector founding partners that aims to raise awareness of the impact

of unintentional injuries in Saskatchewan, coordinate provincial injury prevention initiatives, and support all organizations and programs undertaking injury prevention in the province.

In 2008, efforts focused on advancing a broad social marketing awareness strategy, delivering a provincial seniors' falls injury prevention strategy, and supporting the development of a provincial agricultural injury prevention strategy.

Saskatchewan Federation of Labour (SFL)

WorkSafe provides funding to SFL for its Ready for Work program. Ready for Work is a province-wide program to educate new and young workers about their safety and health rights in the workplace. Its key messages are that young workers have the right to know, the right to participate, and the right to refuse unsafe work.

Joint Industry Committee (JIC)

WorkSafe is continuing its work in an advisory capacity to the JIC, providing one representative from WCB and one from AEEL. JIC was formed to support positive change in the establishment of safety and health programs.

In 2008, the JIC established two new documents to ensure that the framework of standards for safety program development, evaluation and certification in any industry remains up to date. These documents provide a mechanism so that JIC or any stakeholder has the opportunity to trigger a review of standards. JIC has been working to create a standard for industry certification in a number of industries and a quality assurance standard for certification programs.

These standards will enable industries and associations to monitor the certification process. The standards will also serve to generate credibility for the certification programs.

Research with WorkSafe B.C.

WorkSafe is continuing to invest in injury prevention research through its partnership with WorkSafe B.C. In 2008, **WorkSafe** co-invested in three studies:

1. Identifying Risk Factors for Falls among B.C.'s healthcare workers.
2. Longitudinal Analysis of Lung Function Data in Saskatchewan potash miners.
3. Economic Evaluation Workbook for Workplace Policies in the healthcare sector.

Looking ahead...

WorkSafe's focus for 2009 is to continue to build awareness of Mission: Zero. The **WorkSafe** partners also hope to develop new alliances to expand the **WorkSafe** initiative. It remains a **WorkSafe** priority to continue to meet its goal of lowering total Time Loss injuries and attaining the ambitious goal of zero workplace injuries.

FAIR PRACTICES OFFICE

The Fair Practices Office (FPO) was established in 2004 to receive concerns related to the fairness of WCB actions and decisions, and where appropriate, forwards to WCB managers recommendations to resolve concerns. Comparative statistics for the years 2004 to 2008 are provided.

Number of Complaints / Inquiries Received

	2008	2007	2006	2005	2004
Complaints received	434	401	365	384	397
Re-opened	39	43	28	41	20
Total	473	444	393	425	417

Resolution (closed files)

	2008	2007	2006	2005	2004
Completed by FPO without referral	263	248	204	233	205
Called WCB for clarification	38	31	26	38	51
Referred to WCB	133	122	135	113	141
Total	434	401	365	384	397

Outcome of Referrals to WCB

	2008	2007	2006	2005	2004
Decision changed	18	13	17	15	23
New action taken	112	101	105	90	89
Reviewed - no change	3	8	13	8	29
Total	133	122	135	113	141

For more information about the FPO, please refer to the 2008 Annual Report of the Fair Practices Office, available at www.wcbsask.com

RISK MANAGEMENT

In 2002, the WCB's executive management conducted an in-depth analysis of business risks for the organization. The analysis included risk identification, an assessment of the impact of each risk, and initiatives to mitigate the risk's impact on the administration of the compensation system.

The 2002 initiative was driven by the strategic direction determined by the WCB's Board Members. Since then, the Board's strategic requirements and the WCB's practice of risk management have matured significantly, drawing on leading and best practices to keep its risk management practice current.

- * In 2005, the Board's strategy direction on strategic and risk management was amended to require that the organization "... follow a risk management process that identifies and mitigates risks that jeopardize the implementation of the strategic plan."
- * In response, the WCB's executive management introduced a new Key Result Area to their operational plan that would establish an enterprise-wide process to identify and mitigate risk to the strategic plan. The corporate process would cascade from the Board's strategic decision-making to the business planning that is done by frontline managers.

- * By the end of 2006, risk identification and mitigation had been anchored in key business processes, including corporate planning at all levels, and budget preparation.

For the WCB, strategic risks are defined as risks that impact the entire organization. This level of risk is identified and mitigated by the WCB's executive management. Process risks are defined as impacting those that impact parts of the organizations. Process risks are identified and mitigated by department and business unit managers.

Each year, the WCB's management team creates a risk register that ranks both strategic and process risks. The risk register is available to the organization and is integrated into the strategic and business planning throughout the year.

Strategic – Top Three Residual Risks

Description of Risk	Existing Controls
There is a risk with recruiting and retaining employees to meet WCB's goals and objectives.	• Succession planning • Workplace culture initiatives • WCB marketing as an employer of choice
There is a risk that the level of injury rates in Saskatchewan prevents us from achieving business objectives.	• WCB Prevention department communications strategy • WCB employer/employee workshops • Consultations with Ministry of Advanced Education, Employment and Labour • Experience Rating premium system • Workplace advice from WCB Prevention department
There is a risk of volatile investment returns impacting WCB's business objectives.	• Investment committee and policy • Funding policy • Diversification strategy

Process – Top Three Residual Risks

Description of Risk	Existing Controls
There is a risk that the payment process may not be achieving WCB's goals and objectives.	• Automation • Data verification • Payment procedures and approvals • Monitoring • IT helpdesk and email listing • Quality assurance and quality control
There is a risk that insufficient processes exist to measure the capacity of personnel (lack of formal framework to prioritize their activities, between core and non-core, and to forecast resulting consequences of decisions on the organization as a whole).	• Strategic and operational planning processes • Balanced Scorecard • Quality assurance
There is a risk that WCB may not establish and track appropriate performance measures regarding its employees at all levels within the organization.	• Balanced Scorecard • Performance development system

Setting high standards: Expecting results As stewards of the workers' compensation system, the Board expects management to meet high performance standards and holds the organization to a reporting standard that ensures transparency for stakeholders.

Financial performance is monitored through the Board's committee structure, regular management reporting against budget and other financial targets, and ensuring compliance with financial reporting and accounting standards. Reporting on financial performance is part of regular stakeholder

events like the WCB's Annual General Meeting and annual rate setting meetings, and through the WCB's annual reports.

Program and management performance is measured through a corporate Balanced Scorecard that tracks the WCB's achievement of the Strategic Plan set by the Board. The WCB has been publishing its Balanced Scorecard as part of its annual reports since 1999. Metrics include worker and employer service satisfaction measures, time to first payment after an injury, time to process appeals, stability of employer premium

rates, fully funded status, the injury rate, and program metrics like cost per Time Loss claim, and the percentage of injured workers who return to work.

Another initiative implemented by the Board ensures that the WCB's policies and procedures are reviewed regularly and amended when required. The initiative requires that each policy and its operating procedure are reviewed by management at least once every three years.

The Board and the WCB's executive management recognize that compliance with legislation and policies, and effective and efficient operations, require continual monitoring of operations and, in particular, key work processes. This is achieved through:

- Quality control processes that start with front-line teams administering claims and include file reviews by Team Leaders for completeness and accuracy. The WCB's Team Support department provides another element of quality control through random file reviews of short-term and long-term injury claims, payments and vocational rehabilitation files.
- An Internal Audit department that provides independent, objective assurance and consulting to the Audit Committee of the Board and to management, and that evaluates processes for risk management, internal control and governance.

- An appeals process that provides injured workers and employers with an objective review of WCB decisions and actions. Appeals can be heard and considered by the Appeals department and by Board Members.
- A Fair Practices Office that receives concerns related to the fairness of WCB actions and decisions, and where appropriate, forwards to WCB managers recommendations to resolve concerns.

Please visit the WCB's website at **www.wcbsask.com** for more information on Board governance, the WCB's operations and performance, and to view the WCB's 2008 Annual Report.

NEW AND AMENDED BOARD POLICIES 2008

(POL 01/2008)

Suspension of Benefits – Pregnancy

This policy has been updated to clarify that where the pregnancy and conditions related to the pregnancy are the sole reason for interruption or delay in returning to work (i.e. worker has recovered from work injury); or the pregnancy has terminated (e.g., through childbirth) and non work related factors cause a delay in treatment or vocational programming, earnings loss benefits will be suspended. Up to four weeks will be provided for the worker to access alternate income maintenance plans (e.g., Employment Insurance benefits).

(POL 02/2008)

Compensation – Layoff, Strike or Lockout

This policy, and its complementary procedure, PRO 02/2008, clarify the level of compensation benefits available in the event of short or long-term interruption of return-to-work programming as a result of strike, layoff or lockout. Where the worker is declared fit for full pre-injury employment while the layoff, strike, or lockout continues, benefits will cease.

(POL 03/2008)

Calculation of Net Compensation Payable Pension Plan Benefits

This policy updates and amalgamates five former policies related to the partial or full offset of Canada or Quebec Pension Plan benefits when workers are also in receipt of WCB compensation benefits. In accordance with Section 99 of *The Workers' Compensation Act, 1979* (the "Act"), offset of CPP/QPP benefits is to be effective after a client has received 12 months of WCB benefits in total per injury. This policy also has a complementary procedure, PRO 03/2008.

(POL 04/2008)

PFI – Occupational Disease

This policy has been updated to provide the maximum PFI award in cases of terminal occupational disease when it is medically confirmed that the disease has resulted in a degree of impairment. Workers may also be eligible for an independence allowance (POL 09/2004) in order to maintain a reasonable degree of independence. No PFI will be payable in cases of fatality except where POL 06/78 – PFI – Fatal Claims applies.

(POL 05/2008)

Interjurisdictional Agreement on Workers' Compensation (IJA)

This policy updates the IJA that provides compensation to workers or their dependents where work is performed partly within Saskatchewan and partly in another province or territory.

(POL 06/2008)

Privacy of Information

This policy has been updated to provide guidelines to protect the confidentiality and security of information that is collected for the purposes set out in the Act. The WCB is guided by the Act in the collection, use, storage and disclosure of information. Further, the WCB complies with the provincial government Privacy Framework, *The Freedom of Information and Protection of Privacy Act* and *The Health Information Protection Act*. This policy has four complementary procedures:
 PRO 04/2008 - (Authority for Disclosure),
 PRO 05/2008 - (Information from Inquiries),
 PRO 06/2008 - (Storage of Information) and
 PRO 07/2008 - (Information Complaints).

(POL 07/2008)

This policy number was not used in 2008 to prevent duplication in the numbering system for policies and their accompanying procedures.

(POL 08/2008)

Extrication Services

This is a new policy that, along with its complementary procedure PRO 08/2008, provides guidelines for the payment of costs associated with the use of extrication equipment (i.e. "Jaws of Life") by volunteer municipal rescue agencies (fire or ambulance services) when rescuing a worker from a vehicle or other heavy equipment. However, the WCB will not cover costs where publicly funded rescue personnel perform these services.

(POL 09/2008)

Attachment of Compensation

This policy, along with its complementary procedure PRO 09/2008, updates the guidelines for legal attachments on compensation. According to Section 165(1) of the Act, no compensation payable to a worker may be assigned, charged or attached without the approval of the WCB. However, as an exception to Section 165(1), the WCB honours garnishments that are obligatory in nature (e.g., support orders filed under *The Enforcement of Maintenance Orders Act, 1997*).

(POL 10/2008)**Annuities**

This policy updates the guidelines for providing annuities to workers and their dependent spouses. Where compensation is paid to a worker for a period exceeding 24 months, the WCB shall set aside an amount equal to 10 per cent of the compensation paid, and that amount together with accrued interest will be used to provide an annuity to the worker at age 65.

(POL 11/2008)**Safety Association Funding**

This policy, along with its complementary procedure PRO 11/2008, updates the guidelines for the provision of safety association funding. Safety associations are associations of employers in any of the classes established under the Act who form themselves into an association for the purpose of injury prevention, safety and return to work.

(POL 12/2008)**Expenses – Travel & Sustenance – General**

This policy updates the guidelines for the reimbursement of travel and sustenance expenses incurred by workers. The purpose of this policy is to ensure workers do not incur additional expenses when required to travel to attend treatment, vocational programs or other appointments.

(POL 13/2008)**AAP for the Interjurisdictional Trucking Industry**

This new policy and its accompanying procedure (PRO 13/2008) establish an Alternative Assessment Procedure (AAP) for interjurisdictional trucking employers. This means there will be an elective assessment procedure under which employers engaged in interprovincial trucking will pay assessments to the workers' compensation board or commission in the province/territory where the worker resides.

(POL 14/2008)**Classification of Industries – 2009 Premium Rates**

This policy is a regular annual update effective January 1, 2009. In October 2008, provisional premium rates were established using the rate setting model of the WCB. These rates were discussed during meetings held with employers and their associations between October 20 and 24, 2008. Taking into consideration the feedback received from these meetings, WCB established the 2009 premium rates.

(POL 15/2008)**Allowance – Temporary
Additional Expense**

This policy, along with its complementary procedure PRO 15/2008, updates the guidelines for paying additional, incidental expenses related to the work injury. Additional expense is that portion of expense which is over and above what a client incurred while working (pre-injury) and is not covered elsewhere by WCB policy. These expenses may include the following: child-care, transportation costs, meal preparation, housecleaning or other general day-to-day home maintenance (e.g., lawn care or snow removal). Home maintenance does not include major renovations to a property or home. The eligibility period for clients is usually short-term and based on the nature and severity of the injury.

(POL 16/2008)**Compensation Rate –
Maximum, 2009 – Section 38**

This policy is a regular annual update effective January 1, 2009. Pursuant to Section 38 of the Act, the maximum wage rate for any worker sustaining an injury before September 1, 1985 is to be increased to \$63,000 per annum, effective January 1, 2009. However, this increase is subject to Section 38.1 of the Act, which limits the maximum wage rate to \$55,000.

(POL 17/2008)**Expenses – Orthotics/Appliances –
Provision, Replacement and Repair**

This policy updates the eligibility guidelines for the provision, repair and replacement of orthotics/appliances (e.g., orthopaedic footwear, hearing aids) to injured workers.

(POL 18/2008)**Compensation to Dependent
Spouse After Initial Entitlement**

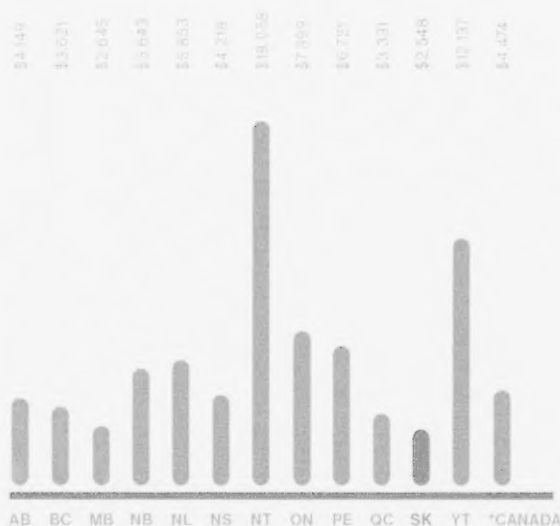
This policy updates guidelines for estimating the earning capacity of dependent spouses of deceased workers. The tax exemption level of compensation payments to the dependent spouse will be the same as for the worker at the time of death. The exemption status for the dependent spouse will not change for the initial entitlement period (5 years) as referenced in Section 83(1) of the Act. Any entitlement thereafter will be calculated based on the dependent spouse's exemption status.

COMPARISONS WITH CANADIAN WCBS

The Saskatchewan Workers' Compensation Board is a member of the Association of Workers' Compensation Boards and Commissions (AWCBC), a national non-profit organization represented by the workers' compensation board or commission from each of Canada's provinces and territories.

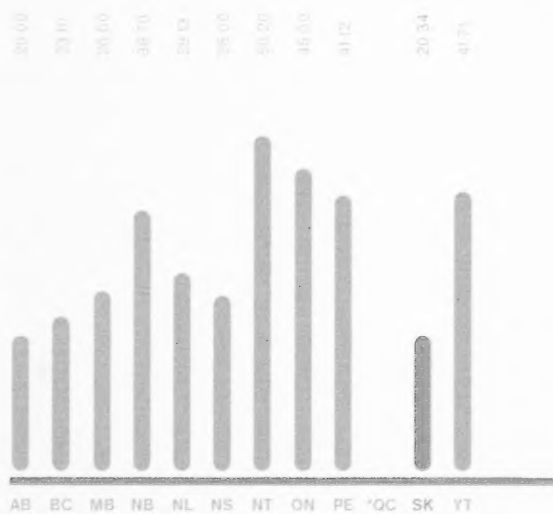
Through the AWCBC, the Chief Financial Officers of the boards and commissions of Canada develop financial and statistical indicators to describe the workers' compensation insurance system in Canada overall, and to provide comparisons across jurisdictions.

The following comparisons are based on 2007 data; the most recent data available.



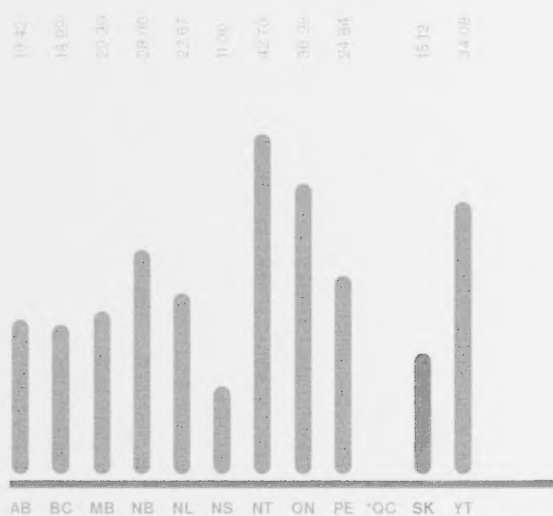
Administration Costs per Lost-Time Claim

* Weighted Average



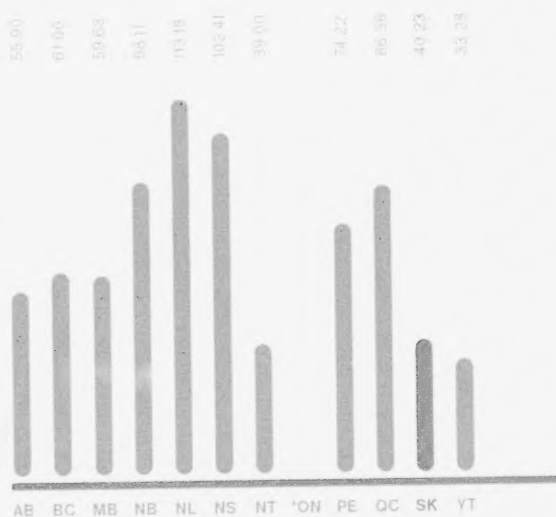
Average Calendar Days from Injury to First Payment Issued

* Quebec data unavailable



Average Calendar Days from Registration to First Payment Issued

* Quebec data unavailable



Average Composite Duration of Claim

* Ontario data unavailable

You can view the complete report on 2007
Key Statistical Measures and Indicator Ratios
at the AWCBC's website, www.awcbc.org

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